

In the Claims:

Please amend the claims as indicated hereafter.

1-13. (Canceled)

14. (New) A system for enabling authorization of billing transactions, comprising:

a first computing unit interfaced with a network and configured to receive a first message comprising a product identifier, the first computing unit configured to store an account identifier that identifies a billing account for a user and to store, prior to receiving the first message, data that correlates the product identifier with the account identifier, the first computing unit configured to retrieve, in response to the first message, the account identifier based on the data and the product identifier of the first message and to transmit, in response to the first message, the retrieved account identifier via the network to a second computing unit thereby enabling the second computing unit to bill a commercial transaction to the billing account.

15. (New) The system of claim 14, wherein the first message is transmitted by a product identified by the product identifier.

16. (New) The system of claim 14, wherein the first computing unit is configured to receive a second message comprising the product identifier and contact information pertaining to the user, the first computing unit further configured to use the contact information to obtain the account identifier from an issuing bank.

17. (New) The system of claim 14, wherein the product identifier is transmitted from a product to the first computing unit, the product identified by the product identifier.

18. (New) The system of claim 14, wherein the first message is transmitted via a network to the first computing unit.

19. (New) The system of claim 14, wherein the network is a payment network.

20. (New) The system of claim 14, wherein the first message is transmitted via the Internet to the first computing unit, and wherein the network is a payment network.

21. (New) The system of claim 14, wherein the commercial transaction is for purchasing a product not identified by the product identifier.

22. (New) The system of claim 14, wherein the second computing unit is configured to provide, in response to the retrieved account identifier, a transaction number for executing the commercial transaction, wherein the user is to provide the transaction number to an issuing bank of the billing account.

23. (New) A method for enabling authorization of billing transactions, comprising:
receiving a product identifier;
storing, prior to the receiving, an account identifier and data, the account identifier
identifying a billing account of a user, the and correlating the product identifier with the account
identifier;
retrieving, in response to the receiving, the account identifier based on the data and the
received product identifier; and
transmitting the retrieved account identifier via a network thereby enabling a commercial
transaction to be billed to the billing account.

24. (New) The method of claim 23, further comprising authorizing, based on the
transmitted account identifier, a purchase of a product not identified by the product identifier.

25. (New) The method of claim 23, wherein the network is a payment network.

26. (New) The method of claim 25, wherein the receiving comprises receiving the product
identifier from the Internet.

27. (New) The method of claim 23, wherein the received product identifier is transmitted
by a product identified by the received product identifier.

28. (New) The method of claim 23, further comprising:
receiving a message comprising the product identifier and contact information pertaining to the user; and
obtaining the account identifier from an issuing bank based on the contact information, wherein the storing is based on the obtaining.

29. (New) The method of claim 23, wherein the receiving comprises receiving the product identifier from the Internet, and wherein the network is a payment network.

30. (New) The method of claim 23, further comprising:
providing a transaction number to the user in response to the retrieved account identifier;
and
providing the transaction number to an issuing bank of the billing account.

31. (New) The method of claim 23, wherein the data comprises the product identifier.